

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>John R. Clemens</u> | Social Security number or ITIN | xxx-xx-3415 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | _____ | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 12-20747-CMB | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John R. Clemens

8/17/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
John R. Clemens
DebtorCase No. 12-20747-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Aug 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2017.

db +John R. Clemens, 233 Hooks Lane, Canonsburg, PA 15317-1843
 cr +Ally Financial, Tucker Arensberg, P.C., c/o Brett A. Solomon, Esquire, 1500 One PPG Place,
 Pittsburgh, Pa 15222-5413
 cr +First Commonwealth Bank, c/o McGrath Law Group, Three Gateway Center,
 401 Liberty Avenue, Suite 1375, Pittsburgh, PA 15222-1004
 cr +PNC Bank, National Association, c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C.,
 1500 One PPG Place, Pittsburgh, PA 15222-5413
 13997804 +Bank of America, N.A. as successor-in-interest to, FIA Card Services, N.A., P O Box 982284,
 El Paso, TX 79998-2284
 13299125 +Eldorado Resorts Corporation, 3015 North Ocean Blvd., Suite 120,
 Fort Lauderdale, FL 33308-7344
 13354863 FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
 and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
 13299127 +First National Bank of Omaha, P.O. Box 3696, Omaha, NE 68103-0696
 13302932 +First National Bank of Omaha, 1620 Dodge Street Stop Code 3105, Omaha Ne 68197-0002
 13518844 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
 Lewisville, TX 75067-4177)
 13302457 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13299130 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13299131 +TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas TX 75374-0933
 13299132 +Victoria Clemens, 233 Hooks Lane, Canonsburg, PA 15317-1843

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 18 2017 01:13:12 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Aug 18 2017 01:08:00 PRA Receivables Management, LLC, P.O. Box 41067,
 Norfolk, VA 23541-1067
 cr EDI: RECOVERYCORP.COM Aug 18 2017 01:08:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13299120 +EDI: GMACFS.COM Aug 18 2017 01:08:00 Ally Financial, P.O. Box 380902,
 Minneapolis, MN 55438-0902
 13302220 +EDI: GMACFS.COM Aug 18 2017 01:08:00 Ally Financial, c/o Ally Servicing LLC,
 P.O. Box 130424, Roseville, MN 55113-0004
 13314308 EDI: BANKAMER2.COM Aug 18 2017 01:13:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 13462519 +EDI: BANKAMER.COM Aug 18 2017 01:13:00 BANK OF AMERICA, N.A., Et al,
 BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE, PLANO, TX 75024-4100
 13299121 +EDI: BANKAMER.COM Aug 18 2017 01:13:00 Bank of America, 450 American Street,
 Simi Valley, CA 93065-6285
 13395549 +EDI: BANKAMER.COM Aug 18 2017 01:13:00 Bank of America, N.A., 7105 Corporate Drive,
 Plano, TX 75024-4100
 13299122 +EDI: TSYS2.COM Aug 18 2017 01:08:00 Barclays Bank Delaware, 125 S West Street,
 Wilmington, DE 19801-5014
 13299123 +EDI: CHASE.COM Aug 18 2017 01:13:00 Chase, P.O. Box 15299, Wilmington, DE 19850-5299
 13299124 EDI: DISCOVER.COM Aug 18 2017 01:13:00 Discover, P.O. Box 8003, Hilliard, OH 43026
 13304029 EDI: DISCOVER.COM Aug 18 2017 01:13:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13299126 +E-mail/Text: bankruptcynotice@fcbanking.com Aug 18 2017 01:12:55 First Commonwealth Bank,
 601 Philadelphia Street, Indiana, PA 15701-3952
 13374523 EDI: RMSC.COM Aug 18 2017 01:13:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
 PO Box 960061, Orlando FL 32896-0661
 13299128 EDI: RMSC.COM Aug 18 2017 01:13:00 GECRB/Care Credit, PO Box 981439,
 El Paso, TX 79998-1439
 13299129 +EDI: CITICORP.COM Aug 18 2017 01:13:00 Home Depot, P.O. Box 6497,
 Sioux Falls, SD 57117-6497
 13405672 +EDI: OPHSUBSID.COM Aug 18 2017 01:08:00 KEYSTONE RECOVERY PARTNERS LLC, SERIES A,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 13518737 +E-mail/Text: bknotice@ncmlc.com Aug 18 2017 01:13:28 National Capital Management, LLC.,
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741
 13583413 EDI: PRA.COM Aug 18 2017 01:08:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 13383143 EDI: PRA.COM Aug 18 2017 01:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13307389 EDI: RECOVERYCORP.COM Aug 18 2017 01:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13299133 +E-mail/Text: adjustor@westaircomm.com Aug 18 2017 01:12:54 West Aircomm FCU, P.O. Box 568,
 Beaver, PA 15009-0568

TOTAL: 23

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Aug 17, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr NATIONSTAR MORTGAGE LLC
cr* +-NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Dept, 350 Highland Dr,
Lewisville, TX 75067)
cr* +-National Capital Management, LLC, 8245 Tournament Drive, Suite 230,
MEMPHIS, TN 38125-1741
13395550* +-Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100
13532940* FIA Card Services, N.A. as successor in, interest to Bank of America, N.A. (USA),
and MBNA America Bank, N.A., POB 3001, Malvern, PA 19355-0701
TOTALS: 2, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2017 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor PNC Bank, National Association bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
dparanay@tuckerlaw.com/apetronchak@tuckerlaw.com/agilbert@tuckerlaw.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC bkgroup@kmlawgroup.com
Jerome B. Blank on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Kirsten S. Penn on behalf of Creditor First Commonwealth Bank kpenn@lenderlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Shawn N. Wright on behalf of Debtor John R. Clemens shawn@shawnwrightlaw.com,
wrightshawn@hotmail.com/wrightshawn49@gmail.com/wrightshawnecf@gmail.com

TOTAL: 9